

impossible to follow him, but when

remembered Bob's ugly mood, and all

Fred Brownley was Bob's youngest

brother, 12 years his junior. He had

been with Randolph & Randolph from

ley, when himself, was as fond of his

"baby brother," as he called him, as

his beautiful southern mother was of

both; but when the devil had posses

sion of Bob-and his option during the

past five years had been exercised

many a time-mother and brother had

of the world, for then Bob knew no

kindred, no friends. All the wide

world was to him during those pe

riods a jungle peopled with savage

animals and reptiles to hunt and fight

It is hardly necessary for me to

explain who Randolph & Randolph are.

For more than 60 years the name has

the world where dollar-making ma-

chines are installed. No railroad is

and tear and kill.

"Mr. Randolph, It's Sizzling Over Here and Getting Hotter Every Second."

time he broke loose was child's play | when entering the market for loans,

to his mood to-day. Mother sent me knows that the favor of the foremost

word this morning that she saw last American bankers is something which

been up to see her and sisters, and self that at 42, at the end of ten

membered the day, I was afraid he ther and uncle created, but something

might seek his vent here. Also I to add to its sterling reputation for

long after midnight. The minute I methods, and all-round integrity.

was about to disappear again. When

heard of his being about town till

opened his office door he flew at me

like a panther. I told him I had only

dropped in on my rounds for an or-

der, as they were running off right

smart, and I didn't know but he might

like to pick up some bargains, 'Bar-

the 13th? Go back to that hell-pit and sell, sell.' 'Sell what and how

thing. Give the thieves every share

they will take, and when they won't

take any mere, ram as much again

down their crops until they spit up

all they have been buying for the

last three months!' Going out I met

Jim Holliday and Frank Swan rush-

ing in. They are evidently executing

Bob's orders, and have been pouring

Anti-People's out for an hour. They

will be on the floor again in a few

minutes, so I thought it safer to

call you before I started to sell. Mr.

Randolph, they cannot take much

more of anything in here, and if I

bring the givel inside of ten minutes,

and that will be to announce a dozen

failures. It's yet 20 minutes to one

and God only knows what will hap-

pen before three. It's up to you, Mr.

Randolph, to do something, and un-

less I am on a bad slant, you haven't

It was then I dropped the receiver

with "I thought as much!" As I

price values every few minutes, I was

sure this was the work of Bob Brown-

ley. No one else in Wall street had

the power, the nerve, and the devil-

ish cruelty to rip things as they had

been ripped during the last 20 min-

ed Bos in the theater lobby. I gave him close scrutiny and naw the look

of the handsome mouth were drawn harff and tense as though weighted.

The night before I had pans-

which I of all men best knew

set on space; the outer corners

The big brown eyes

many minutes to lose."

egin to throw stocks over, it will

I asked.

he roared, 'don't you know the

'Anything, every-

Don't you know it is Friday,

thought from his tone he years I have had the helm of Ran-

Bradstreet's and other mercantile

agencies say in reporting Randolph

& Randolph: "Worth fifty millions

can take but small praise for this,

for the report was about the same

the day I left college and came to the

as the survivor of my great father

and uncle, I can say, my Maker as my

witness, that Randolph & Randolph

have never loaned a dollar of their

millions at over legal rates, six per

cent. per annum; have never added to

their hoard by any but fair, square

business methods; and that blight of

blights, frenzied finance, has yet to

find a lodging place beneath the old

black-and-gold sign that father and

uncle nailed up with their own hands

Nineteen years ago I was graduated

over the entrance.

and upward, credit unlimited."

office to "learn the business."

"Friday, the 13th; I thought as I got home I called up his house and much, if Bob has started, there will his clubs, intending to ask him to run be hell, but I will see what I can do." up and smoke a cigar with me, but The sound of my voice as I drop- could locate him nowhere. I tried ped the receiver seemed to part the again in the morning without success, mists of five years and usher me into but when just before noon the tape the world of Then as though it had began to jump and flash and snarl, I

never passed on. I had been sitting in my office, let- it portended. ting the tape slide through my fingers while its every yard spelled "panic' in a constantly rising voice, when told me that Brownley on the the day he left college, and for over floor of the exchange wanted me at a year had been our most trusted the 'phone, and "quick." Brownley was stock exchange man. Bob Brownour junior partner and floor man. He talked with a rush. Stock exchange floor men in panics never let their speach hobble

'Mr. Randolph, it's sizzling over here, and it's getting hotter every sec-It's Bob-that is evident to all. If he keeps up this pace for 30 min- to take their place with all the rest utes longer, the sulphur will overflow 'the street' and get into the banks and into the country, and no man can tell-how much territory will be burned over by to-morrow. The boys have begged me to ask you to throw yourself into the breach and stay him. They agree you are the only hope

spoken for itself in every part of "Are you sure, Fred, that this is Bob's work?" I asked. "Have you seen him?"

"Yes, I have just come from his financed, no great "industrial" prooffice, and glad I was to get out. jected, without by force of habit, hat He's on the war-path, Mr. Randolph- in-handing a by-your-leave of Ranuglier than I ever saw him. The last dolph & Randolph, and every nation

Vn., was graduated with me He was class poet, I, yard marshal. We had been four years together at St. Paul's previous to entering Harvard. No girl and lover were fonder than we of each other.

My people had money and to spare, and with it a hard-headed, northern horse sense. The Brownleys were poor as church mice, but they had the brilliant, virile blood of the old southern oligarchy and the romautic. 'salaam-to-no-one" Dixie-land pride of efore-the-war days, when southern prodigality and hospitality were found wherever women were fair and men's mirrors in the bottom of their julepglasses.

Bob's father, one of the big, white nillars of southern aristocracy, had gone through congress and the senate of his country to the tune of "Spend and Not Spare," which left his widow and three younger daughters and a small son dependent upon Bob, his eldest.

Many a warm summer afternoon as Bob and I paddled down the Charles, and often on a cold, crispy night as we sat in my shooting-box or the Cape Cod shore, had we matched up for our future. I was to have the inside run of the great banking businses of Randolph & Randolph, and Bob was eventually to represent my father's firm on the floor of the stock exchange. "I'd 'lie in an office," Bob used to say, "and the floor of the stock exchange is just the chimneyplace to roast my hoe-cake in." So when our college days were over my able old father stood us up against the wall in his office, and tried us by his tests, and proud we both were when dad said: "Jim, you and Bob have chosen well. You, Jim, are just the chap to step into my shoes, and Bob is cut to a thirty-second and sixty-fourth for the floor." Proud we were, not so much because of what my father's decision meant for our future, for we knew we should get into the business all right, but because our judgment was indorsed by one we both thought as near infallible as man could be in anything pertaining to business attairs.

Bob was then 22 and I a year oluer-I one of your raw-boned New England lads, not much for prettiness, but willing to weigh in race-day with any of them for steadiness and staying qualities; Bob as handsome as they made them, six feet tall in his gym sandals straight as an arrow, with the form of an Indian, and one of those clean, brave, all-for-heart-nothing-for-policy, smiling faces to which men yield willing friendliness, and women, idolatry. Bob's eyes were as big and round and purple-brown as an English buildog's, unfathomable, at once mild and stern, with a childish come-and-go perplexity; his nose as straight as though chiseled by a master for a Greek medallion, with thin curved lips to correspond, and a high, broad forehead, whose whiteness was set off by a luxuriance of hair that seemed jet-black, but was of the same rare purple-brown as his eyes. But it was the poise of Bob's head that gave his good looks their crown. Whoever has seen a bunch of two-year-old colts in a long-grass Kentucky paddock, when the darky boy lets loose his shrill whistle at "taking-up time, is sure to remember one that threw ward leadership are there personn Some such suggestion was ever in the carriage of Bob's shapely head and vigorous figure, and dull indeed would be the man or woman who failed to recognize the man's rare distinction

and masterfulness. Indeed, as I said a bit back, Bob Brownley was by all odds one of the have ever seen, handsomest men but besides that, he was a sterling, manly, unaffected fellow, as true as steel, as brave as a lion and the best comrade friend ever had.

Perhaps it was because his father's death had saddled Bob's youth with the heavy responsibilities of husbanding and directing his family's slim finances that he took to business as a swallow to the air. We entered the office of Randolph & Randolph on the same day, and on its anniversary, a year later, my father summoned us ing to mar the great name my fa- into his office for a sort of tally-up was coming, and we thrilled with pleasure when he said:

"Jim, you and Bob have fairly outdone my expectations. I have had my eye on both of you and I want you to know that the kind of industry and business intelligence you have shown here would have won you recognition in any banking house on 'the street.' I want you both in the firm-Jim to learn his way round so he can step into my shoes; you, Bob, to take one of the firm's seats on the stock ex-

change. Bob's face went red and then pale with happiness as he reached for my

father's hand. "I'm very grateful to you, sir, far more so than words can say, but I want to talk this proposition of yours over with Jim here first. He knows me better than anyone else in the world, and I've some ideas I'd like to thrash out with him."

"Speak up here, Bob," said my (TO BE CONTINUED.)



father.

But

EVOLUTION OF GLASS EYES.

Were First Brought Into Use in the Seventeenth Century. had been fingering the tape, watching five and ten millions crumbling from

"That is an artificial eye of the seventeenth century," said the curator of the medical museum. "It isn't very deceptive, is it?" The ancient eye resembled what is called a patch. liant eyes that will never be improved. There was a band to encircle the head. on this a movable pupil is invented, a and a semi-circle of leather with a human eye painted on it-a large, blue, staring eye. It was, is fact, simply a patch on which an eye was painted. fext came these silver shells," said the curator. "They were inserted under the lid in the empty socket. A little more deceptive, eh?" The shells, in shape like halves of wall.

nuts, had eyes upon them, and were not unsightly. They were so dull and opaque, though, that no one would ever have taken them for the real thing. "Next came eyes of porcehis hand toward a case of fairly presentable porcelain eyes, "and finally we got glass eyes-transparent, brilharmony with the other pupil. Many an inventor is working on this mov-able pupil idea. Of course, there's a fortune in it for the rescensful man."

A good bit of love goes to wasta before marriage that would help a lot afterward.—Pock.

MOTTO OF "GET-RICH-QUICK" MEN AND FAKIRS.

HOW SCHEMES ARE WORKED

Desire to Get "Something for Nothing" is Played Upon-Exercise of Common Sense Would End Graft.

"You can fool some of the people part of the time, but you can fool others all the time," seems to be a motto of the get-rich-quick men and "gold brick" operators. Pages of the daily and weekly press may be filled with cure sales. These manufacturers buy warnings to readers to be on the lookout for swindlers, yet many who are iron, and this remelted and worked credited with intelligence will keep right on biting at balts thrown out to them by various concerns who sell a stove is produced that while it ap-

"cats in bags." Psychologists say that every person has a weak spot somewhere in the brain. It seems that this softness is commonly manifested in false reasoning that frequently one can get something for nothing. Understanding this desire on part of the majority, the fakirs bait their hooks accordingly. There are large concerns which have built up great enterprises by representing to the people that with each bill of goods purchased the buyer

gets "something for nothing." Just think of a "graft" like this that will draw \$1,800 worth of soap orders in a single month from a town of 10,000 people! But this is just what has been done within the past few months. Just think of wives of grocers and dry goods merchants in large citles joining "soap clubs" and paying a dollar each month to a foreign concern just to secure a premium, while their husbands could supply them at half the cost all the soap and the premium too! Yet such is the drawing power of "the something for nothing" argument. If the Creator gave these women common sense, they little know how to utilize it.

Some means should be devised to tax directly or indirectly the concerns in foreign cities that seek to do business directly with consumers through the mails. At present they are protected by the interstate commerce law. These concerns make their money by dealing with the people of some community, where they pay no taxes direct or license fees.

The merchants of the town are taxed upon the business they do. Is this proposition a fair one? The foreign insurance companies doing business in a state must pay a license fee for so doing. Why not compel the foreign mercantile concern to do the same? Our national laws should be so constructed as to provide that there be a tax on the amount of business transacted in a state by any mercantile concern in another state unless the business be transacted by concerns which pay taxes within the state for the doing of such business. D. M. CARR.

FOR GREATER ECONOMY.

Economy in every industry is be coming more pronounced year after year. Manufacturing centers are drifting toward locations where the raw materials can be secured at lower cost. During the past ten years cotton manufacturing in the south has increased more than a hundred per and there has in the production of textile manufacturing centers in the New England states in proportion to the increase in consumption. A score of years ago the great flour manufacturing centers were in New York and other eastern states. To-day the west controls manufactures of flour and cereal foods. When mills are located in centers of wheat and corn producing sections in number sufficient to utilize the crops of local territory, it will work a benefit to the farmers of the land in the saving of what is now paid in freight rates or raw products to manufacturing centers, and the distribution cost to consumers of the land. Every farmer can help better conditions and help himself by giving his support to local manufacturing enterprises,

Give Charm to Town. Attractive streets, well paved, good sidewalks, clean appearing buildings, signs arranged well, all go to add t charm to a town. One of the things that often gives strangers to a town a bad impression is the loose manner in which storekeepers and others take care of the exterior of their places. Often not a sign about the place is to be found to designate the character of the business carried on, and this can only be known by a peep through the open door. The windows are often arranged in such a way as to give little knowledge of the goods During the summer time handled. awnings hanging low over the walks, so the passer-by must stoop to avoid them, are found in many places. Just a little care is needed to improve along these lines. An attractive sign does not cost much and is a good in vestment for the storekeeper. Cleanliness in front of business places makes a good impression. In fact strangers will seldom enter a store if the outside appearance indicates slovenliness and carelessness. The upto-date merchant will always be found with a well-cared-for establishment. It is quite often you can tell the business importance of a man in the community by the appearance of his store Make business places attractive as possible. It may cost you a little money, a little extra labor, but it will pay in the long run.

Building Up Trusts.

During the past ten years billions of dollars have been sent to the large cities by the residents of rural communities, and these billions have been used in building up trusts that work against the best interests of the casses who reside in agricultural sections. Is it not time to awaken to the dangers of sending money away from the home towns?

MAKING CHEAP GOODS

Low Prices Too Often Mean Inferior Articles.

Efforts to cheapen cost of produc tion of numerous classes of goods and to place them on the market in competition with well advertised lines, and at much lower price, has influenced not too honest manufacturers to turn out very inferior articles. So long as they can be made attractive in exterior appearance so as to please those whose tastes are for the "showy" seems to be the only consideration. In the manufacture of stoves and ranges particularly is there great opportunity for fraud. In different cities of the middle west are large concerns that make a specialty of manufacturing stoves to supply deal ers who depend on cheapness to seover enters largely into their manu factured articles. The result is that pears to be all right, a few months'

use will prove it to be almost worth-

there, the metal is rotten and brittle,

less. The tensile strength is

and the expansion caused by the heat makes it warp and crack. The linings are of the poorest material. One of the tricks employed is the use of old sheet iron for lining. Throughout the south and in many of the large northern cities the manufacture of artificial ice is extensively carried on. Galvanized iron cans of the capacity of a 300-pound ice-cake are used, and in every large plant thousands of cans are in use. ammonia that is used in the process of freezing soon causes the cans to corrode, and then they are rendered useless for the purpose required. The stove manufacturing concerns buy up these discarded cans, and use them for lining stoves. It can be judged that the life of the stove in this way is shortened, but as the stoves are never intended to last long, the lining is as good as the other material which enters into their composition. In appearance these stoves are al that can be desired, but their wearing and durable qualities are not half that of a properly made stove should be. They are often sold at as high prices as the best article, but more frequent ly are disposed of as "big bargains, and are dealt in extensively by con cerns that advertise themselves as "manufacturers," and do business "direct with the consumers" through the mails. Makers of stoves who put ou brands of goods known to be standard

would handle the goods D. M. CARR.

HOME NEWSPAPERS. Are Factors in the Enlightenment of the People.

never resort to such methods, as one

inferior stove might result in the loss

of a dozen sales, and no reputable

stove dealer or hardware merchant

This is an era when the business man who would succeed must place the right value upon publicity. This is the most enlightened era the world has ever known. Only a small percentage of the people, particularly

among the English speaking, cannot pers and periodically fact it is a rare The old-style farmer is fast passing and there is a general admission that intelligence, in fact scientific training is needed on the farm as well as in the business house and factory. With telephones, daily rural delivery service and every innovation of civilizaion, the American farmer is fast becoming noted among the educated and advanced classes. They are readers, thinkers and logicians. Growing generations in agricultural communities have all the advantages that the youth of cities have, and few of the disadvantages. They surely breathe a healthler moral atmosphere. The farmers are the main support of the country press. They feel interested in all local affairs, and the home paper is the means of keeping them informed of things going on immediately about them. If the average merchant would give as substantial support to the home paper as does the farmer, the editor would not only be enabled to give the farmer a better paper, represent his interests better, but the merchant would receive a benefit in seeing his town improve and its business increased, and all his

environments improved. Overcrowded Fields. The growing seriousness of the mail order houses cutting into the trade of the country merchants no doubt will bring about a change in their methods of doing business. The keepers of stores in small cities and towns must change from obsolete ways and adopt modern mercantile methods, or seek

some other vocation. In the small towns the expenses of conducting business are less than in the large city, and while it may be true that goods cannot be bought for the prices paid by the big city dealers. and freight rates in some cases ma be higher, conditions could be bettered if the merchants would only set about to meet competition as they should.

A district containing an average population can support only a limited number of stores. Too often it is the case that there are more stores than is needed to supply the wants of the community. Such a condition is caused chiefly by those who desire to enter mercantile life, exercising poor judgment in selecting a location. They enter an over-crowded town and fail to follow sound good business principles. The result is failure, or a mere struggle and an injury to the interests of the town in which they are located.

"It Pays to Advertise." The merchant who believes "that advertising is just throwing away money," can hardly hold out when there is any competition meet. He might succeed in running crossroad store in some ploneer country, but he has little place in business world where it is essential that up to-date methods be employed.

DESIGNS FOR LINEN

EMBROIDERIES THAT ARE JUST NOW MOST POPULAR.

Empire Styles Ornamented in White, Pale Blues or Pink Find Favor in the Eyes of Housewives.

Dainty bedroom and table linen has certain fascination for the majority of women, and it may be said that there are few other household acces-



Wreath May Be Enlarged for Bureau Scarf or Coverlet.

sories which afford so much opportunity for decoration.

Empire designs for the bedroom and table linen are having a special run | Keep the stitches absolutely even. Use of popularity this year, the embroidery being either in white or the delft or pale blues, or in the more delicate pinks.

While the conservative woman will perhaps prefer the pure white in the Herald.

decoration of her household linens the embroidery done on the pale blues or the pastel shades is newer as well as more effective.

The design given is a dainty arrangement of the empire wreath, that can be quickly and easily worked even by the comparatively unskilled worker. It has no new stitches, and the de-

sign is simplicity itself. The berries and tiny leaves are padded and then worked in the satin design. Or, if desired, the berries may be worked in the eyelet embroidery, though for bedroom and table linen it will be found more practical in the

end to work them solid. The design repeated at intervals over a large space, may be worked out as a crib cover, and may be applied in like manner to a bedspread, shams, pillow cases, sheets or bolsters,

The edge should be buttonholed. first filling the outlines of the edges with a filling in or darning cotton. For bedspreads, crib covers and table covers, pillow shams, pillow cases, or bolsters, the design should be worked

on a rather heavy quality of liner. But it may be easily worked out in sheet material and applied to personal linen. A monogram worked inside the wreath will add greatly to its beauty,

used either on household or personal linen. The outline should first be run with a single thread of the embroidery cot ton. In doing the over-and-over stitch take up as few threads of the material as possible, only enough to hold. a fine mercerized cotton. About a

dozen skeins will be needed to work

STYLES FOR THE CHILDREN.

Lengths and Models.

Dear little suit coats of the semi-

fitting type are of various lengths.

single breasted models and are ex-

ceedingly smart for the miss of 14

years. A handsome one is made of

cream-colored pongee piped with light

crystal buttons. Another style, having

kimono sleeves, is finished with red

With plain materials a great deal of

braiding is used. Plaid or mixed me-

terials do not require much trim-

ming to make them modish. Jackets

accompanying kilted skirts are smart-

est when plainly tailored, with, per-

The most recent finish being given

to kilted skirts made of all washable

materials or of lightweight flannels is

to turn the hem on the right side and

velvet collar and buttons.

material.

the three designs. The design would also be suitable for a blouse decoration.-Montreal

SLEEVES TO BE SMALLER.

Cold Weather Wraps Will Necessitate Suit Coats Are Shown in Various the Change.

The jumper in its latest form is somewhat on surpliced lines and is frequently provided with one length They are shown in both double and or another of those mandarin sleeves which it helped to introduce. But there is no gainsaying that the mandarin sleeve is certainly to be curtailed with the advance of colder weather, for the green and trimmed with big green winter wrap has necessarily less roomy sleeves than that of summer. That sleeves are shrinking is shown in those used with the new draped bodices, which cling more closely to the figure than did the ordinary jumper waist. These draped bodices follow surplice lines front and back, but blouse slightly over the girdle in front, unless the figure be rather haps, collars and cuffs of contrasting plump, when no extra fulness is permitted.

The Woman Warned.

There is the woman wo rates her information, our many that she is not associating as inficial. finish formerly with the aforesald gay neighbor. The truth of the matter is that some time previously this same wife of his might have been seen furtively mounting a stoop in a certain part of the city and there ringing a doorbell, meanwhile glancing up and down the street like a hunted hare; going in, she paid out a good dollar and received much gabbled advice from a woman with blinking eyes, amongst the rest a warning to avoid a light woman who lives not far from her. For what is a mere husband's advice compared to that of a fortune teller's?

Lawn Catchall. A pretty lawn catchall or soiled handkerchief bag stamped for shadow embroidery may be bought cheap, and an envelope-shaped bag for holding cleaned handkerchiefs, stamped for the same work, is marked 25 cents. Shadow embroidery is so simple that any sewer may attempt it, and a lining of pink silk plaid inside the handkerchief sachet, with a bow of ribbon to match, would not bring the cost much beyond 50 cents, and the result would be dainty little gift.

Runabout Suits of Scotch Serge. Scotch serge, a fashionable fabric noted for its wearing qualities and general satisfactoriness, makes many of the smartest of the new runabout street costumes. Cheviots also are well liked, especially since rough fabrics have again come in vogue, but as there are some women who never wear any thing save smooth faced materials broadcloths will be well represented during the fall and winter.

With straps of tucked taffeta. Me with jumper effect. Suitable for aft oon wear. Shirtwaist Styles.

There is no one style of shirtwo that is fashionable. That is not Mrs. Fashion's policy all this year. There are many varying styles,

of which are in vogue. The most popular ones, howe are designed along the tailored I

The round yoke is shown on a ber of the new models.

HEALTH AND BEAUTY.

To rub the feet with alcohol refreshes them wonderfully and nothing is as good for them as a vigorous alcohol rub after they have been wet or It is useless to observe rules cold. for

having a good complexion and to go in for dieting to clear the skin if one is not particular as to the kind of soap used. The complexion brush is a quick

beautifier. A good scrub with it opens clogged pores, relieves a muddy skin and removes the greasy, disagreeable appearance so often seen. A good brushing is even more im-

portant to the hair than thorough combing. Many persons seem to think that when the knots are out of the hair it needs nothing more than arrangement. Red lips are important The

Parisians are so determined to have cherry lips that they redden their lips the altar she passes through and make no secret of it. They use ing floral arbor. vegetable preparations that are oisonous.

Once a week it is a good thing to the man she has not yet me

give the teeth extra attention be the three brushings with water i powder or other preparation, necessary every day cleanliness. Examine them car for any decayed or broken place may mean a visit to the dentist dental floss between every two and finish with a gargle and a with one of the prepared antis It is worth the time in the say dentists' bills.

Flower-Decorated Pews. It is not enough now that all chancel should be lavishly with flowers and toliage. is coming in for decorating the pews with flowers on the oc a wedding. Big bunches of any desired flower with are fastened on the aisle side pew, and these upstanding sheaves are joined to one an a festoon of smilax or other scenery. As the bride wal